



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE  
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Attorneys for Movant  
PNC Bank, N.A.

In Re:

Paul J. Cavanaugh & JoAnn Cavanaugh,

Debtors.

Order Filed on February 14, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-15584-MBK  
Adv. No.:  
Hearing Date: 1/24/17 @ 10:00 a.m.  
Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS'  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: February 14, 2017**

A handwritten signature of Michael B. Kaplan in black ink, followed by a solid horizontal line.  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Page 2

Debtor:

Paul J. Cavanaugh & JoAnn M. Cavanaugh

Case No.:

16-15584-MBK

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTORS' CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, N.A., holder of a first mortgage on real property located at 125 Dey Grove Road, Monroe, NJ 08831, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Robert Nisenson, Esquire, attorney for Debtors, Paul J. Cavanaugh & JoAnn Cavanaugh, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors agree to attempt to refinance the subject property or pay off the subject mortgage loan within twelve months from the date of confirmation; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Chapter 13 Trustee is to make adequate protection payments of \$2,500.00 while the refinance is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale or refinance of the property is unsuccessful, Debtors shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.